WHAT IS CLAIMED IS:

1.   A system for providing customer service to a consumer of a credit product, the system comprising:

a processor integrated with said system for receiving a service request from a consumer, performing an automated security check in response to said service request, performing said service request in real time upon satisfying said security check, and updating a database in real time upon completion of said service request;

a network coupled to said processor; and

said database coupled to said processor for storing data relating to said system.

2.   The system of claim 1, further including a third party database coupled to said network.

3.   The system of claim 1, wherein said service request includes a link for performing a service action corresponding to said service request.

4.   The system of claim 1, further including said processor sending a consumer notification upon completion of said service request.

5.   The system of claim 1, wherein said security check includes receiving security information from said consumer and comparing said security information to information in said database.

6.   The system of claim 5, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

7.   The system of claim 5, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.

8.   The system of claim 2, wherein said processor accesses said third party database to perform said security check.

9.   The system of claim 8, wherein said security check includes receiving security information from said consumer and comparing said security information to information in said third party database.

10.   The system of claim 9, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

11.   The system of claim 9, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.

12.   A method for providing customer service to a consumer of a credit product, the method comprising:

receiving a service request from a consumer;

performing an automated security check in response to said service request;

performing said service request in real time upon satisfying said security check; and

updating a database in real time upon completion of said service request.

13.   The method of claim 12, wherein said service request includes a link for performing a service action corresponding to said service request.

14.   The method of claim 12, further including sending a consumer notification upon completion of said service request.

15.   The method of claim 12, wherein said security check includes receiving security information from said consumer and comparing said security information to information in said database.

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16.   The method of claim 15, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

17.   The method of claim 15, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.

18.   The method of claim 12, further including accessing a third party database.

19.   The method of claim 18, wherein said security check includes receiving security information from said consumer and comparing said security information to information in said third party database.

20.   The method of claim 19, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

21.   The method of claim 19, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.

22.   A storage medium encoded with machine-readable computer program code for providing customer service to a consumer of a credit product, said storage medium including instructions for causing a processor to implement the method comprising:

receiving a service request from a consumer;

performing an automated security check in response to said service request;

performing said service request in real time upon satisfying said security check; and

updating a database in real time upon completion of said service request.

23. The storage medium of claim 22, wherein said service request includes a link for performing a service action corresponding to said service request.

24. The storage medium of claim 22, further including instructions for causing said processor to implement sending a consumer notification upon completion of said service request.

25. The storage medium of claim 22, wherein said security check includes receiving security information from said consumer and comparing said security information to information in said database.

26. The storage medium of claim 25, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

27. The storage medium of claim 25, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.

28. The storage medium of claim 22, further including instructions for causing said processor to implement accessing a third party database.

29. The storage medium of claim 28, wherein said security check includes receiving security information from said consumer and comparing said security information to information in said third party database.

30. The storage medium of claim 29, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

31. The storage medium of claim 29, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.

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32.   A computer data signal encoded with machine-readable computer program code for providing customer service to a consumer of a credit product, said computer data signal comprising code configured to cause a processor to implement the method comprising:

5   receiving a service request from a consumer;

performing an automated security check in response to said service request;

performing said service request in real time upon satisfying said security check; and

updating a database in real time upon completion of said service request.

10   33.   The computer data signal of claim 32, wherein said computer data signal is embodied in a carrier wave.

34.   The computer data signal of claim 32, wherein said computer data signal is unmodulated.

35.   The computer data signal of claim 32, wherein said service request
15   includes a link for performing a service action corresponding to said service request.

36.   The computer data signal of claim 32, further including code configured to cause said processor to implement sending a consumer notification upon completion of said service request.

37.   The computer data signal of claim 32, wherein said security check
20   includes receiving security information from said consumer and comparing said security information to information in said database.

38.   The computer data signal of claim 37, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

39.   The computer data signal of claim 37, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.

40.   The computer data signal of claim 32, further including code configured to cause said processor to implement accessing a third party database.

41.   The computer data signal of claim 40, wherein said security check includes receiving security information from said consumer and comparing said security information to information in said third party database.

42.   The computer data signal of claim 41, wherein said receiving said security information from said consumer includes receiving personal information corresponding to said consumer.

43.   The computer data signal of claim 41, wherein said receiving said security information from said consumer includes receiving a password corresponding to said consumer.